

Information to identify the case:

Debtor 1	Christopher A Lewis	Social Security number or ITIN	xxx-xx-1522
	_____ First Name Middle Name Last Name	EIN	--_____ ____-
Debtor 2		Social Security number or ITIN	____-
(Spouse, if filing)	_____ First Name Middle Name Last Name	EIN	--_____ ____-
United States Bankruptcy Court District of New Jersey			
Case number: 18-11321-MBK			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Christopher A Lewis

6/1/23

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Christopher A Lewis
Debtor

Case No. 18-11321-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Jun 01, 2023

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 46

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 03, 2023:

Recip ID	Recipient Name and Address
db	+ Christopher A Lewis, 18 Tallwood Lane, Willingboro, NJ 08046-4102
cr	+ Steward Financial Services, c/o Stark & Stark, 993 Lenox Drive, Lawrenceville, NJ 08648-2316
517290650	+ Allied Interstate, Re: GEMB/Lowes/Sams Club, PO Box 4000, Warrenton, VA 20188-4000
517290657	+ Encore Receivable Management, Inc., Re: Synch, 400 N Rogers Rd, PO Box 3330, Olathe, KS 66063-3330
517410516	Greenbrier Emergency Services, INC, PO Box 1123, Minneapolis MN 55440-1123
517290665	+ Kivitz McKeever Lee, 701 Market Street, Suite 5000, Re: M&T Bank, Philadelphia, PA 19106-1541
517290667	+ McCarthy Burgess & Wolff, The MB&W Building, 26000 Cannon Road, Re: Time Payment, Cleveland, OH 44146-1807
517290671	Steward Financial Svc, 499 Old Kings Hwy, Maple Shade, NJ 08052

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jun 01 2023 20:59:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jun 01 2023 20:59:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517531973	+ EDI: PHINAMERI.COM	Jun 02 2023 00:51:00	ACAR Leasing LTD d/b/a GM Financial Leasing, POB 183853, Arlington, TX 76096-3853
517290651	EDI: APPLIEDBANK.COM	Jun 02 2023 00:51:00	Applied Card Bank, 4700 Exchange Court, Boca Raton, FL 33431
517290652	+ EDI: CITICORP.COM	Jun 02 2023 00:51:00	Best Buy Credit Services, PO Box 790441, Saint Louis, MO 63179-0441
517290653	+ EDI: CAPITALONE.COM	Jun 02 2023 00:51:00	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
517290655	+ EDI: CITICORP.COM	Jun 02 2023 00:51:00	Citibank (Best Buy), PO Box 6500, Sioux Falls, SD 57117-6500
517290656	+ Email/PDF: creditonebknofications@resurgent.com	Jun 01 2023 21:08:33	Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873
517290659	Email/Text: BNSFS@capitalsvcs.com	Jun 01 2023 20:58:00	First Savings Credit Card/CCS, 500 E 60th Street, Sioux Falls, SD 57104
517290658	+ EDI: AMINFOFP.COM	Jun 02 2023 00:51:00	First Premier Bank, PO Box 5147, Sioux Falls, SD 57117-5147
517290660	+ EDI: RMSC.COM	Jun 02 2023 00:45:00	GEMB/Lowes, PO Box 981400, El Paso, TX 79998-1400
517290661	+ EDI: RMSC.COM	Jun 02 2023 00:45:00	GEMB/Sam's Club, PO Box 981064, El Paso, TX 79998-1064
517290663	+ EDI: PHINAMERI.COM	Jun 02 2023 00:51:00	GM Financial, PO Box 181145, Arlington, TX

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			76096-1145
517290662	+ EDI: BLUESTEM	Jun 02 2023 00:51:00	Gettington (Web Bank), 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
517290664	+ Email/Text: electronicbkydocs@nelnet.net	Jun 01 2023 20:59:00	Great Lakes Higher Education, PO Box 7860, Madison, WI 53707-7860
517410516	Email/Text: BNCnotices@dcmsservices.com	Jun 01 2023 20:59:00	Greenbrier Emergency Services, INC, PO Box 1123, Minneapolis MN 55440-1123
517290654	EDI: JPMORGANCHASE	Jun 02 2023 00:45:00	Chase Bank USA, 800 Brooksedge Blvd, Westerville, OH 43081
517664271	Email/PDF: resurgentbknotifications@resurgent.com	Jun 01 2023 21:09:45	LVNV Funding LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517664272	+ Email/PDF: resurgentbknotifications@resurgent.com	Jun 01 2023 21:08:38	LVNV Funding LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587, LVNV Funding LLC, c/o Resurgent Capital Services 29603-0587
517412203	Email/PDF: resurgentbknotifications@resurgent.com	Jun 01 2023 21:09:45	LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC and, FNBK, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517412600	Email/PDF: resurgentbknotifications@resurgent.com	Jun 01 2023 21:08:44	LVNV Funding, LLC its successors and assigns as, assignee of Santander Consumer USA, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517290666	Email/Text: camanagement@mtb.com	Jun 01 2023 20:59:00	M&T Bank, 1 Fountain Plaza, Floor 3, Buffalo, NY 14203
517430425	Email/Text: camanagement@mtb.com	Jun 01 2023 20:59:00	M&T Bank, P.O. Box 1288, Buffalo, NY 14240-1288
517412189	Email/PDF: MerrickBKNotifications@Resurgent.com	Jun 01 2023 21:08:29	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
517355579	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 01 2023 20:59:00	MIDLAND FUNDING LLC, PO BOX 2011, WARREN MI 48090-2011
517290668	Email/PDF: MerrickBKNotifications@Resurgent.com	Jun 01 2023 21:08:28	Merrick Bank, PO Box 5721, Hicksville, NY 11802
517345406	EDI: PRA.COM	Jun 02 2023 00:51:00	Portfolio Recovery Associates, LLC, c/o Lowes, POB 41067, Norfolk VA 23541
517378578	+ EDI: JEFFERSONCAP.COM	Jun 02 2023 00:51:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
517290669	^ MEBN	Jun 01 2023 20:57:25	Prosper Marketplace, 221 Main Street, #300, San Francisco, CA 94105-1909
517431903	+ Email/Text: bncmail@w-legal.com	Jun 01 2023 20:59:00	Prosper Marketplace Inc., C/O Weinstein & Riley, P.S., 2001 Western Ave., Suite #400, Seattle, WA 98121-3132
517400657	EDI: Q3G.COM	Jun 02 2023 00:51:00	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
517290672	+ EDI: RMSC.COM	Jun 02 2023 00:45:00	SYNCB/Lumber Liquidators, PO Box 960061, Orlando, FL 32896-0061
517290670	+ EDI: NAVIENTFKASMSERV.COM	Jun 02 2023 00:51:00	Sallie Mae, PO Box 9500, Wilkes Barre, PA 18773-9500
517290673	+ EDI: RMSC.COM	Jun 02 2023 00:45:00	Synco/Walmart, PO Box 965024, Orlando, FL 32896-5024
517291406	+ EDI: RMSC.COM	Jun 02 2023 00:45:00	Synchrony Bank, c/o of PRA Receivables

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			Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517290674	+ Email/Text: BCN@timepayment.com	Jun 01 2023 20:59:00	Time Payment, 1600 District Ave, Ste 200, Burlington, MA 01803-5076
517290675	Email/Text: BCN@timepayment.com	Jun 01 2023 20:59:00	Timepayment Corp, 16 NE Exec Office Park, Ste 200, Burlington, MA 01803
517290676	+ Email/Text: edbknotices@ecmc.org	Jun 01 2023 20:58:00	U.S Department of Education, PO Box 530260, Atlanta, GA 30353-0260
517400931	Email/Text: electronicbkydocs@nelnet.net	Jun 01 2023 20:59:00	US DEPARTMENT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON, WI 53708-8973

TOTAL: 39

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 03, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 1, 2023 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor M&T BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Jennifer D. Gould	on behalf of Creditor Steward Financial Services jennifer.gould@volvo.com mdepietro@stark-stark.com
John Zimnis	on behalf of Debtor Christopher A Lewis njbankruptcy@aol.com.
Kevin Gordon McDonald	on behalf of Creditor M&T BANK kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7